

WORK LIFE BALANCE OF BANK EMPLOYEES (A COMPARATIVE STUDY AT STATE BANK OF INDIA AND KARNATAKA BANK IN ANDHRA PRADESH STATE)

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ABSTRACT

Work life and personal life are two sides of the same coin. Increasing work burdens, globalization and industrial development have made it an issue with both the sexes, all professionals, working across all levels and all businesses throughout the world. The banking industry is one which is fronting the force of the threat of work- life imbalance. Work limits are getting snigger and the individual's jobs are not only to contest with targets but also to give worth productions. Due to this work burden, it becomes exceedingly difficult to maintain work – family life. Many a times, people, in the quest for reaching the top, work so hard, that they miss out on the real pleasures of life. While it is absolutely great to have a flourishing career, it is equally domineering to have a life external work. This study is a specific study of private (KARNATAKA) and public sector (STATE BANK OF INDIA) banks of Andhra Pradesh state. The study concluded that work life balance has become a quest for professionals of banking industries and also that employees work better when they do make time for family and personal interests.

KEYWORDS: Banking Industry, Gender Issues Stress, Work Pressures, Work-Life Balance

INTRODUCTION

Work life and personal life are inter-connected and interdependent. Spending more time in office, allocating with customers and the burdens of job can delay and affect the personal life, sometimes making it difficult to even complete the domestic responsibilities. On the other hand, personal life can also be demanding if you have a kid or aging parents, financial problems or even problems in the life of a dear relative. It can lead to skiving from work, creating pressure and lack of awareness at work.

Many a times, successful people, in the quest for reaching the top, work so hard, that they miss out on the real wills of life. While it is absolutely great to have a flourishing career, it is similarly domineering to have a life external work. Work-personal life conflict occurs when the burden, commitments and responsibilities of work and family roles become mismatched. Obligation of one can force an individual to neglect the other.

There is no 'one size fits all' pattern of work-life balance practices. It is important for employers to offer practices that appeal to all employees. Employers may incur extra costs in assuming strategies to support work-life balance, including enlarged managerial capabilities. Such costs are however commonly balanced by the gains in achieving strategic objectives:

- Increased tractability and customer service, for example to cover for absence and holidays
- Upstretched confidence, motivation, pledge and assignation

Arunima Ghosh (2006) in research on “The Relationship between the Involvement of Work Innovations and Work-Family Balance” explored the relationships between the involvement of work innovation and work-family balance concepts (work-family conflict and work-family facilitation). This study revealed that the involvement of “JIT (just-in-time) system” and “six sigma” were positively associated with work-family conflict. Three management innovation activities, “total quality management (TQM)”, “work team”, and “pay-for-performance system” were negatively associated with work-family conflict. “work team” had positive relationship with work-family facilitation.

Alan Felstead (2007) in his research on “Opportunities to work at home in the context of work-life balance” finds 'work-life balance' and 'family-friendly' employment is much in vogue among politicians and business leaders. The article shows that the option to work at home is more likely to be available in the public sector, large establishments and work environments in which individuals are responsible for the quality of their own output. These workplaces are typically less unionized but not especially feminized.

M Rajgopal (2007) in his research on “work to live, don’t live to work: A cross-sectional study of the work-life balance of higher managers” finds that work-life balance is currently in vogue among governments, organizations as well as researchers. Managers in organizations all over the world are exposed to significant pressures in their jobs, which further influence the balance between their work and private lives, job satisfaction and overall well-being. The key findings in terms of the factors influencing higher managers are reported. They suggest that the individuals are influenced by several aspects. The responsibility for personal work-life balance does not only lie on individuals themselves, but the organizations and governments play an important role in treating this issue as well.

Vijay Laxmi (2008) in her research on “working spouses fine with their work life balance” explores getting married is no more a reason for dissatisfaction in the work life. Married working couples in India appear to manage the work-life tightrope well. The continued difficulties for women looking to re-enter the workforce after a child break and the high unwillingness to move cities to follow their spouses' careers are the challenges for women spouses in the Indian workplace. There is evidence that such programs are not a significant drain on company profitability. Since firms similar to those in this study can expect to realize gains in retention of employees and continued profit growth, it would benefit them to adopt certain types of work/life balance policies

IMPORTANCE OF THE STUDY

Work-Life Balance is more than just a exhortation – it’s for real. Employers who have responded to the fluctuating public and professional atmosphere and made Work-Life Balance policies into their culture have promoted enormously. In the India, fairly rapid strides have been made in introducing Work-Life Balance policies. Industry initiatives have been supported by Government regulation, trade union debate and industry association advocacy to ensure that Work-Life Balance policies are more pervasive and effective. However, there are still some central problems that basic to be lectured or traditions that need to be devastated by both employee and employer.

OBJECTIVES OF THE STUDY

- The study aims at finding encounters connected with managing professional life of the employees of the Banking sector.
- The study also aims at estimating foundations and values leading to Work-life imbalance on the basis of gender,

demographic structures, and level of hierarchy at organizational level, growth pattern, Family and societal commitments.

- The study aims at developing and endorsing strategies to integrate work into over all life issues excellently which may evidence to be of some help to Banking Industry and its employees.

RESEARCH METHODOLOGY

Area under Study

The sample was taken from private and public sector Banks of Andhra Pradesh state, which includes State Bank of India among Public Sector Bank and Karnataka Bank among Private Sector Bank.

DATA COLLECTION TOOLS

• Primary Data

A set of questionnaire was developed to collect the responses from the employees of the banking sector to perceptualize the opportunities, scope and constraints and grey areas with regard to comparative study of employees of private and public sector banks of Andhra Pradesh state. Information on geographic, socio-cultural and psychological perspectives of the study area has been collected for preparing this questionnaire.

The major dimensions which have been used to measure Work Life Balance (WLB) are namely- gender bias, demographic structures of families of employees, level of hierarchy in the organisation and family and societal commitments of the employees.

• Secondary Data

For obligatory facts on planning and policies of government and other geographical and socio-cultural standpoint of the study area was collected from genuine resources such as books and journals, research papers, Project readings, unpublished reports of government departments and other consistent sources of information programme.

SAMPLING TECHNIQUE

The Stratified Random Sampling Technique has been used in order to collect the primary data.

SAMPLE SIZE

200 samples have been taken both from private sector and public sector banks of Andhra Pradesh state. Sample comprises of supervisory and subordinate staff of public sector bank and managerial and executive staff of private sector bank. Samples has been taken from the public and private sector banks with the specific study of State Bank of India among public sector bank and Karnataka bank among private sector bank.

RESULTS & DISCUSSIONS

The qualitative and quantitative analysis of work-Life balance of employees in banking sector was done on the basis of interpretation derived out of the specially framed questionnaire with the help of tabulation of data. Major findings of the study have been summarized in Table 1 below. The study polled 200 banking employees from the private and the public sector banks located in Andhra Pradesh state. which included State Bank of India from the public sector and Karnataka bank amongst the private sector banks.

Table 1: Findings of the Study (Figures are in Percentage)

Statements	State Bank of India		Karnataka	
	Yes	No	Yes	No
1. I feel happy at my work place.	57	43	60	40
2. My organisation has time off facility for family engagements	29	71	42	58
3. Married and working couples appear to manage work life better	91	9	89	11
4. Working in odd shifts/after work hours influences marital relationships	49	51	58	42
5. Men equally share household and child rearing responsibilities	69	31	73	27
6. I feel I earn enough to take care of my spouse and children	82	18	84	16
7. I feel stressed out most of the time because of my work pressure	37	63	47	53
8. I almost always feel the element of gender bias in my work as well as my family life	56	44	63	37
9. I'm satisfied with the amount of time I spend with my family	67	33	48	52
10. Women employees feel that they can't pursue their career with same velocity after marriage and child break	49	51	53	47
11. After child break women employees find it difficult to join the workforce and maintain work life balance	58	42	52	48
12. I feel increase in hierarchy level of an individual does have positive impact over WLB	56	44	63	37
13. Careers in banking are compatible with WLB	58	42	52	48

Only 43 % people in the public sector banks accepted that they do not feel happy in their work place while 60 % private sector employees responded favourably accepting that they feel happy at their work place. About 71 % public sector employees were dissatisfied with the policies/facilities regarding time off for family engagements where as the private sector bank employees also followed the same trend with 58 % of their employees. Majority of the employees with 49 % amongst the public sector and 53 % of amongst the private sector realized that women employees cannot pursue their career with same velocity after marriage and child break. Working in odd shifts /after work hours influences marital relationships was accepted by 49 % employees in the public sector while it was leading with 58% in the private sector banks. Hardly 69 % of the employees amongst the public sector & 73 % amongst the private sector could agree on that men equally share households and child rearing responsibilities. However the employees around 82 % from public sector and 84 % of from private sector had agreement on that their organization exercised parenting-family as well as child care programmes to help balance the their work-life. Approximately 67 % of public sector employees and 48 % employees of private sector feel that they can earn enough to take care of their spouse and children. However is alarming that approx. 37 % of the public sector and 47 % of the private sector felt themselves stressed out most of the time because of their work related pressure. Despite of liberalisation and globalization in the Indian banking industry the element of gender bias has been felt by almost 56 % in the public sector and 63 % in privates sector. There has been greater satisfaction amongst the public sector banks leading with 67 % with regard to the amount of the time they were able to spend with their families as compared to employees in the private sector with just 48%. Approximately 56 % amongst public sector feel that increase in hierarchy level of an individual does have important act of over work-life balance while 63% of amongst the private also feels so. Approximately 58 % of employees in the public sector and approximately 52 % of employees amongst private sector feels that careers in banking are compatible with work-life balance.

SUGGESTIONS AND RECOMMENDATIONS

- The following suggestions can be given to the executives to manage the work life balance:
- Time management is one of the best solutions which can help to diminish the imbalance between the personal and the work life of the employees.
- Arranging the responsibilities and development the happenings can help to take out some free time which can be exploited for other purposes.
- Taking some time out for diversions and vacation activities, spending time with loved ones can help to beat the stress.
- Learn to say "no" if required.
- Sharing the household tasks will help to maintain work life balance
- Don't constrain for something which is essentially dreadful in order to avoid the stress.
- Utilizing the 'flexible working hours' option of the organizations to get some free time.

CONCLUSIONS

Manipulating between the responsibilities towards the families and opportunities of the organization and continuous fight to maintain a balance of work can have serious effects on the life of an individual. Work and personal life conflict occurs when the liability, obligations and household tasks of work and family roles become mismatched. Therefore, it is important for employees to maintain a healthy balance between work and their private lives. This will help them achieve their personal and professional goals as well the organization they are working for. The study concluded that the work life balance has become a quest for professionals of banking industry both in private and public sector of Andhra Pradesh State and also that employee's work better when they do make time for family and personal interests.

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